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Fill in this information to identify your case:		
United States Bankruptcy Court for the: Northern District of: Illinois (State)		
Case number (if known)	Chapter you are filing under: Chapter 7	
	Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Shymaine	
Tour run name	First name	First name
Write the name that is on		
your government-issued picture identification (for	Middle name	Middle name
example, your driver's	Wright	
license or passport	Last name	Last name
Bring your picture		
identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.		
2. All other names you	Shymaine	= -
have used in the last	First name	First name
8 years	Middle name	Middle name
Include your married or		Middle Harrie
maiden names.	Wright-Turner Last name	Last name
	Last Harrie	Lastriario
	First name	First name
	r not name	The thank
	Middle name	Middle name
	Last name	Last name
a Only the last 4 digita		
3. Only the last 4 digits of your Social	XXX - XX- 3074	XXX - XX-
Security number or	OR	OR
federal İndividual Taxpayer	9 xx - xx-	9 xx - xx-
Identification number	3 ^^ - XX-	
(ITIN)		

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Debtor 1 Shymaine First Name	Wright Middle Name Last Name	Case number (if known)
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years Include trade names and	Business name	Business name
doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	00.04.000.000.0000.000.01	If Debtor 2 lives at a different address:
	20-21-308-032-0000 6800 S Lowe Ave Number Street	Number Street
	ChicagoIllinois60621-0000CityStateZip Code	City State Zip Code
	Cook County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address. Number Street	County If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address. Number Street
		City State Zip Code
	City State Zip Code	Oity State Zip Code
6. Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. §§ 1408.)

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Debtor 1 Shymaine		Wright		Case number (if kno	own)	
First Name	Middle Nan					
Part 2: Tell the Court Abo	out Your Bankrup	tcy Case				
 The chapter of the Bankruptcy Code you are choosing to file under 		a brief description of each, see n B2010)). Also, go to the top o				ndividuals Filing for
8. How you will pay the fee	more details cashier's che may pay with I need to pay Individuals to judge may, b the official poyou choose to	entire fee when I file my about how you may pay. Ty ck, or money order. If your a credit card or check with the fee in installments. If a Pay Your Filing Fee in Installment is not required to, waive overty line that applies to you his option, you must fill out and file it with your petition	ypically, if you attorney is so a pre-printed you choose stallments (Comay request your fee, an our family sint the Application attorney is to the Application attorney is at the Application attorney is at the Application a	ou are paying the submitting your ed address. e this option, sig official Form 103 this option only d may do so onl ze and you are u	e fee yourself, payment on your and attach to A). If you are filing the your incorunable to pay to the pay to the pay to the your incorunable to pay to the your pay to the your incorunable to the your incorunable to the your incorunable to the you	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9. Have you filed for bankruptcy within the last 8 years?	No. ✓ Yes. District District District	Northern District of Illinois Northern District of Illinois Northern District of Illinois	When When When	MM / DD / YYYY MM / DD / YYYY	Case number _ Case number _ Case number _	10-35575 11-20094 13-10211
10. Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		When When	MM / DD / YYYY	Relationship to Case number, Relationship to Case number,	you
11. Do you rent your residence?	✓ No.	e 12. r landlord obtained an eviction Go to line 12. Fill out <i>Initial Statement About</i> this bankruptcy petition.		-	st You (Form 10	1A) and file it with

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have ✓ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

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Debtor 1 Shymaine Wriaht Case number (if known)

First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Part 6: **Answer These Questions for Reporting Purposes** 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as 16. What kind of debts do "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. 17. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded □ No. and administrative expenses are paid that Yes. funds will be available for distribution to unsecured creditors? **1-49** 1,000-5,000 25,001-50,000 18. How many creditors 50-99 5,001-10,000 50,001-100,000 do vou estimate that you owe? 100-199 10,001-25,000 More than 100,000 200-999 \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 19. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your assets to be worth? \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion \$0-\$50,000 \$1,000,001-\$10 million \$500,000,001-\$1 billion 20. How much do you \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion estimate your \$100,001-\$500,000 \$50,000,001-\$100 million \$10,000,000,001-\$50 billion liabilities to be? \$500,001-\$1 million \$100,000,001-\$500 million More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. X X /s/ Shymaine Wright Signature of Debtor 1 Signature of Debtor 2 Executed on _ 8/7/2018 Executed on MM / DD / YYYY MM / DD / YYYY

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Debtor 1 Shymaine		Wright	Case number (if)	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12	, or 13 of title 11, United	ave informed the debtor(s) about d States Code, and have explained the lso certify that I have delivered to the
If you are not	debtor(s) the notice requ	ired by 11 U.S.C. § 3	342(b) and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	· ·	, ,		•
need to file this page.	/s/ Alexander Prebe	r	Date	8/7/2018
	Signature of Attorney		M	M / DD / YYYY
	3			
	Alexander Preber			
	Printed name			
	0 11 5			
	Semrad Law Firm Firm name			
	11101 S. Western Ave	enue		
	Street			
	Chicago		Illinois	60643
	City		State	Zip Code
	O and and all and	0400074070		
	Contact phone	3122374979	Email address	apreber@semradlaw.com
	D		 -	
	Bar number		State	

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Debtor 1 Shymaine		Wright	Case number (if known)	
First Name	Middle Name	Last Name		
Additional Page				
 Have you filed for bankruptcy within the 	☐ No.			
last 8 years?	Yes. District Northern	n District of Illinois Whe	en Case numbe	r 16-22885
	_		MM / DD / YYYY	
	District Northern	n District of Illinois Whe	en 4/3/2018 Case number	r 17-bk-10532
			MM / DD / YYYY	

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Fill in this infor	mation to identify your c	ase:		
Debtor 1	Shymaine		Wright	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

П	Check if this is an
_	amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
Schedule A/B: Property (Official Form 106A/B)	
1a. Copy line 55, Total real estate, from Schedule A/B	\$40,700.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$8,975.00
1c. Copy line 63, Total of all property on Schedule A/B	\$49,675.00
t 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	\$00.777.04
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$39,777.24
Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$1,290.09
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$55,106.47
Your total liabilities	\$96,173.80
rt 3: Summarize Your Income and Expenses	
	¢0 021 75
Schedule I: Your Income (Official Form 106I)	
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,931.75 ————————————————————————————————————
Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$2,931.75

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Deb	tor 1 Shymaine		Wright	Case number (if known)	
.	First Name	Middle Name	Last Name		
Part	4: Answer These C	Questions for Administrat	tive and Statistical Reco	ras	
6. A	re you filing for bankru	ptcy under Chapters 7, 11, o	r 13?		
	No. You have nothing	to report on this part of the fo	orm. Check this box and subm	it this form to the court with your other s	chedules.
- [·	Yes.				
7 14		- h0			
7. W	/hat kind of debt do you —				
Ŀ		arily consumer debts. Consu purpose. 11 U.S.C. § 101(8). F		by an individual primarily for a personal, purposes. 28 U.S.C. § 159.	
Г	Your debts are not p	orimarily consumer debts. Yo	ou have nothing to report on the	nis part of the form. Check this box and s	submit
	this form to the court	with your other schedules.			
		Your Current Monthly Incom R, Form 122B Line 11; OR, Fo		nthly income from Official	\$1,825.33
9.	Copy the following spe	ecial categories of claims fro	om Part 4, line 6 of Schedule	e E/F:	
	From Part 4 on Schede	ule E/F, copy the following:		Total claim	
	9a. Domestic support of	oligations (Copy line 6a.)		\$0.00	
	9b. Taxes and certain of	her debts you owe the govern	ment. (Copy line 6b.)	\$1,290.09	
	9c. Claims for death or p	personal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Cop	y line 6f.)		\$0.00	
	9e. Obligations arising of priority claims. (Copy line	out of a separation agreement of a	or divorce that you did not repo	ort as \$0.00	
		profit-sharing plans, and other	similar debts. (Copy line 6h.)	\$0.00	

\$1,290.09

9g. Total. Add lines 9a through 9f.

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Fill in this	informati	on to identify your ca	ase:						
Debtor 1	Sh	ymaine			Wright				
	Fir	st Name	Middle Na	ame	Last Name				
Debtor 2 (Spouse, if fi	iling) E:-	at Name a	Middle Na		L and Name a				
(0)0000,	9/ FII:	st Name	Middle Na	ame	Last Name				
United Sta	ates Bankı	uptcy Court for the:	Northern		District of Illinois (State)				
Case nun	nber				(State)				
(If known)									
Officia	al Forr	n 106A/B							Check if this is an amended filing
Sche	dule /	A/B: Prope	rtv						12/1
				et an	asset only once. If an ass	et fits in mo	re than	one category list the	
					curate as possible. If two				
-		plying correct infori id case number (if k	•		s needed, attach a separ	ate sheet to	this fo	rm. On the top of any a	idditional pages,
		•	•			O or b	م میرم	n Intoroct In	
			_		Other Real Estate Yo				
1. Do you	Jown or I No. Go t		uitable interest ii	n any	residence, building, land	, or similar p	oropert	y?	
ᆜ									
✓	Yes. Whe	ere is the property?							
					t is the property? Check a	ıll that apply.			claims or exemptions. Put red claims on <i>Schedule D:</i>
1.1	Street ad	dress, if available, or o	other description	=	Single-family home				ims Secured by Property.
		21-301-030-0000) Union Ave.			Ouplex or multi-unit building			Current value of the	Current value of the
	Number	Street			Condominium or cooperativ Manufactured or mobile hor			entire property?	portion you own?
				ш	and	110		\$3000.00	\$3000.00
	Chicago	Illinois	60621	ш	nvestment property			Describe the nature o	
	City	State	Zip Code		imeshare			interest (such as fee s the entireties, or a life	
	Cook			当	Other Vacant Lot				,
	County							fee simple	mmunity property
				wno one.	has an interest in the pro-	operty? Chec	CK	(see instructions)	minumity property
				✓ [Debtor 1 only			_	
					Debtor 2 only				
				Ħ	Debtor 1 and Debtor 2 only				
					at least one of the debtors a	and another			
				Othe	r information you wish to	add about t	this ite	m, such as local	
					erty identification	20-21-301	-030-00	000	
If you	own or h	ave more than one, lis	st here:	num	oer:				
ii you	OWII OI III	ave more train one, in	or more.	Wha	t is the property? Check a	all that apply.		Do not deduct secured	claims or exemptions. Put
1.2	01	d 7 7-1-1-	- He and a sector Con-		Single-family home				red claims on Schedule D: ims Secured by Property.
		dress, if available, or o ₋owe Ave	other description	V	Ouplex or multi-unit building	9			, ,
	Number	Street			Condominium or cooperativ	re		Current value of the entire property?	Current value of the portion you own?
				ш	Manufactured or mobile hor	ne		\$37700.00	\$37700.00
	Chicago City	Illinois State	60621 Zip Code	ш	and			Describe the nature o	f vour ownership
	,	Otato	p .p		nvestment property imeshare			interest (such as fee s	imple, tenancy by
	Cook County			ш	Other			the entireties, or a life	e estate), if known.
	•			П,				Fee Simple	
				Who one.	has an interest in the pr	operty? Chec	ck	Check if this is co	mmunity property
					Debtor 1 only				
				=	Debtor 2 only				
					Debtor 1 and Debtor 2 only				
					at least one of the debtors a	and another			
					r information you wish to		this ite	m, such as local	
				prop	erty identification	20-21-308			
				num	ber:	-			

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btor 1	Shymaine		Wright Case number	er <i>(if known</i>)	
	First Name	Middle Name	Last Name		
Stre	eet address, if available, or o		What is the property? Check all that apply. Single-family home	the amount of any secu	claims or exemptions. Por red claims on <i>Schedule</i> cims Secured by Property
			Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	Current value of the entire property?	Current value of the portion you own?
Nu	mber Street	Zip Code	Land Investment property Timeshare Other	Describe the nature of interest (such as fee sthe entireties, or a life	imple, tenancy by
	d the dollar value of the p ave attached for Part 1. V	ortion you own for	Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about this item property identification number: all of your entries from Part 1, including any entrience.	es for nages	mmunity property 700.00
ou ov	that someone else drives. It ans, trucks, tractors, sport o o	or equitable interes f you lease a vehicle,	at in any vehicles, whether they are registered or nalso report it on Schedule G: Executory Contracts and reycles		
3.1	Make Model:	Chrysler Town &	Who has an interest in the property? Check	Do not deduct secured	
		Country	one. Debtor 1 only	Creditors Who Have Cla	ured claims on <i>Schedul</i>
	Year: Approximate mileage: Other information:			•	ured claims on <i>Schedul</i> aims Secured by Prope
	Year: Approximate mileage:	Country 2011	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Creditors Who Have Class Current value of the entire property?	ured claims on Schedur aims Secured by Proper Current value of the portion you own?
3.2	Year: Approximate mileage:	Country 2011	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see	Creditors Who Have Class Current value of the entire property?	claims or exemptions.
3.2	Year: Approximate mileage: Other information: Make Model:	Country 2011	Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Creditors Who Have Class Current value of the entire property? \$6475.00 Do not deduct secured the amount of any secured.	claims or exemptions. ured claims on Schedulaims Secured by Prope Current value of the portion you own? \$6475.00

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lOi i	Shymaine	Wright Case numb	Or (it to with		
	First Name Middle Nam	e Last Name			
3.3	Make Model: Year: Approximate mileage:	Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on <i>Schedul</i> iims Secured by Proper	
	Other information:	Debtor 2 only Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Other information:	At least one of the debtors and another			
		Check if this is community property (see			
		instructions)			
3.4	Make	Who has an interest in the property? Check one.	Do not deduct secured	•	
	Model: Year:	Debtor 1 only		secured claims on <i>Schedule</i> Claims Secured by Propen	
	Approximate mileage:	Debtor 2 only			
	Other information:	Debtor 1 and Debtor 2 only	Current value of the entire property?	Current value of the portion you own?	
	Other information.	At least one of the debtors and another			
		Check if this is community property (see			
Exar		instructions) I other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor			
Exar	nples: Boats, trailers, motors, personal wate	instructions) I other recreational vehicles, other vehicles, and acc			
Exar	nples: Boats, trailers, motors, personal water No Yes Make Model: Year:	instructions) If other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check	ries Do not deduct secured	red claims on Schedul	
Exar	nples: Boats, trailers, motors, personal wate No Yes Make Model:	instructions) If other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu	red claims on Schedu ims Secured by Prope	
Exar	nples: Boats, trailers, motors, personal water No Yes Make Model: Year:	instructions) If other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one. Debtor 1 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedu ims Secured by Prope	
Exar	Moles: Boats, trailers, motors, personal water No Yes Make Model: Year: Approximate mileage:	instructions) d other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedu nims Secured by Proper Current value of the	
Exar	Moles: Boats, trailers, motors, personal water No Yes Make Model: Year: Approximate mileage:	instructions) d other recreational vehicles, other vehicles, and accercraft, fishing vessels, snowmobiles, motorcycle accessor Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	Do not deduct secured the amount of any secu Creditors Who Have Cla	red claims on Schedu nims Secured by Prope Current value of the	
Exar	Make Other information:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check	Do not deduct secured the amount of any secu Creditors Who Have Cla Current value of the entire property? Do not deduct secured	red claims on Schedulins Secured by Propel Current value of the portion you own?	
Exar 4.1	Make Model: Make Mother information: Make Model: Make Model: Make Model: Make Model: Make Model:	who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one.	Do not deduct secured the amount of any secu Creditors Who Have Clater Current value of the entire property? Do not deduct secured the amount of any secured.	red claims on Schedulins Secured by Propel Current value of the portion you own? claims or exemptions.	
Exar 4.1	Make Other information:	who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Debtor 1 and Debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 and Debtor 2 only Check if this is community property (see instructions)	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. claims on Schedulaims Secured by Proper	
Exar 4.1	Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the	
Exar 4.1	Make Model: Other information: Make Model: Year: Approximate mileage: Make Model: Year: Other information:	who has an interest in the property? Check one. Debtor 1 and Debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property (see instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 2 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classifications	red claims on Schedulaims Secured by Proper Current value of the portion you own? claims or exemptions. claims on Schedulaims Secured by Proper	
Exar 4.1	Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage: Make Model: Year: Approximate mileage:	who has an interest in the property? Check one. Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions) Who has an interest in the property? Check one. Debtor 1 only Debtor 2 only	Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secucreditors Who Have Classification Current value of the	red claims on Schedulinims Secured by Proper Current value of the portion you own? claims or exemptions. Ired claims on Schedulinims Secured by Proper Current value of the	

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Misc. Furniture \$500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... TV, Labtop \$500.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Misc. Clothing \$250.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... Used iewelry \$50.00 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1300.00 for Part 3. Write that number here

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: Fifth Third \$100.00 17.1. Checking account: 17.2. Checking account: Net Spend \$0.00 17.3. Checking account: payPal \$0.00 17.4. Savings account: Urban Parntership \$100.00 17.5. Savings account: 17.6. Certificates of deposit: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 17.10. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts **✓** No Institution or issuer name: Yes 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture Name of entity % of ownership: Yes. Give specific information about them

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Debt	tor 1 Shymaine First Name	Middle Name	Wright Last Name	Case number (if known)	
20.	Negotiable instruments i	orate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory not	es, and money orders.	
	information about them	Issuer name:			
21.			, thrift savings accounts	, or other pension or profit-sharing plans	
	Yes. List each account	Type of account: 401(k) or similar plan:	Institution name:		
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			
		Additional account:			
		Additional account:			
22.		prepayments deposits you have made so that you with landlords, prepaid rent, public			
	✓ No		Institution name:		
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No Yes	Issuer name and description:			

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Debte	or 1 Shymaine	Wright	Case number (if known)	
	First Name	Middle Name Last Name		
24.	Interests in an education IRA, i 26 U.S.C. §§ 530(b)(1), 529A(b),	n an account in a qualified ABLE program, or un and 529(b)(1).	ider a qualified state tuition program.	
	No Institution name ar	nd description. Separately file the records of any inter	rests.11 U.S.C. § 521(c):	
25.	Trusts, equitable or future inter	rests in property (other than anything listed in li	ne 1), and rights or powers	
	exercisable for your benefit No			
	Yes. Describe			
26.		s, trade secrets, and other intellectual property s, websites, proceeds from royalties and licensing ag		
	No Yes. Describe			
27.	Licenses, franchises, and other Examples: Building permits, exclu-	general intangibles sive licenses, cooperative association holdings, liquo	or licenses, professional licenses	
	✓ No			
	Yes. Describe			
Mon	ey or property owed to you?			Current value of the portion you own? Do not deduct secured claims or exemptions.
	ney or property owed to you? Tax refunds owed to you			portion you own? Do not deduct secured
	Tax refunds owed to you			portion you own? Do not deduct secured
			Federal:	portion you own? Do not deduct secured
	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return	hether ms	Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms		portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenanc	State: Local: ce, divorce settlement, property settlemen Alimony: Maintenance:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00
28.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms 	State: Local: De, divorce settlement, property settlement Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years Family support Examples: Past due or lump sum a No Yes. Give specific information. Other amounts someone owes y Examples: Unpaid wages, disability	hether ms 	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years	hether ms alimony, spousal support, child support, maintenance	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed to you ✓ No Yes. Give specific information about them, including w you already filed the return and the tax years Family support Examples: Past due or lump sum a No Yes. Give specific information. Other amounts someone owes y Examples: Unpaid wages, disability	hether ms alimony, spousal support, child support, maintenance	State: Local: Dee, divorce settlement, property settlement Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions. \$0.00 \$0.00 \$0.00 t \$0.00 \$0.00 \$0.00 \$0.00

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Deb ⁻	tor 1 Shymaine		Wright	Case number (if known)	
	First Name	Middle Nar	me Last Name		
31.	Interests in insurance Examples: Health, disab		nealth savings account (HSA); credit, h	omeowner's, or renter's insurance	
	No ✓ Yes. Name the insu	Irance company	Company name:	Beneficiary:	Surrender or refund value:
	of each policy and		Mutual Omaha (term)	Granddaughter	\$0.00
32.		y of a living trust, expe	m someone who has died ct proceeds from a life insurance polic	y, or are currently entitled to receive	
	✓ No Yes. Describe				
33.			ot you have filed a lawsuit or made nsurance claims, or rights to sue	a demand for payment	
	No Yes. Describe				
34.	Other contingent and to set off claims	unliquidated claims	of every nature, including countered	claims of the debtor and rights	
	✓ No Yes. Describe				
35.	Any financial assets y	ou did not already lis	st		
	✓ No Yes. Describe				
	<u> </u>				
36.		•	rom Part 4, including any entries fo		\$200.00
Part	5: Describe Any B	usiness-Related P	roperty You Own or Have an I	nterest In. List any real estate in P	art 1.
37.	Do you own or have a	ny legal or equitable	interest in any business-related pr	operty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable	or commissions you a	ilready earned		or oxompaone
	No Yes. Describe				
39.	Office equipment, fur Examples: Business-rel			achines, rugs, telephones, desks, chairs, e	lectronic devices
	No				
	Yes. Describe	Flea Market Inventory			
	\$1000.00				

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Deb	tor 1 Shymaine		mber (if known)	
	First Name	Middle Name Last Name		
40.	Machinery, fixtures, e	quipment, supplies you use in business, and tools of your trade		
	✓ No			
	Yes. Describe			
41.	Inventory			
	✓ No			
	Yes. Describe			
	ш			
42.	Interests in partnersh	ps or joint ventures		
	✓ No			
	Yes. Give specific	Name of entity:	% of ownership:	
	information about			
	them			
		·	_	
43.	Customer lists, mailing	lists, or other compilations		
	✓ No			
		clude personally identifiable information (as defined in 11 U.S.C. § 101(41A))	2	
	Too. Bo your note in	oddo polochany lachandolo mormation (ac deimod in 11 c.e.c. 3 for (1179)	•	
	No			
	Yes. Desc	ibe		
	_			
44.	Any business-related	property you did not already list		
	No			
	Yes. Give specific			
	information			
				<u> </u>
				<u> </u>
		II of your entries from Part 5, including any entries for pages you have a		
• IOI F	art 5. Write that numbe	1 11616		\$1000.00
Pari	Describe Any Fa	rm- and Commercial Fishing-Related Property You Own or H	ave an Interest In.	
	If you own or have an	interest in farmland, list it in Part 1.		
46.	Do you own or have a	ny legal or equitable interest in any farm- or commercial fishing-relate	d property?	
	No. Go to Part 7.		C	Current value of the
				ortion you own?
	Yes. Go to line 47.			Oo not deduct secured claims or exemptions
47	Farm animals		O	
	Examples: Livestock, p	pultry, farm-raised fish		
	No No			
	Yes. Describe			
	L 103. Describe			

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Debt	or 1 Shymaine First Name		/right C	ase number (if known)	
48.	Crops-either growing of		ast rearre		
	√ No				
	Yes. Describe				
49.	Farm and fishing equip	ment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
	L				
50.	Farm and fishing suppl	ies, chemicals, and feed			
	✓ No Yes. Describe				
	Tes. Describe				
51.	Any farm- and comme	 cial fishing-related property you did n	not already list		
	No	oral morning rotation property you are in			
	Yes. Describe				
52 A	dd the dellar value of al	I of your entries from Part 6, including	any ontrine for pages you	have attached	
		here			
Part 7		perty You Own or Have an Intere		ist Above	
53.		perty of any kind you did not already li s, country club membership	st?		
	✓ No				
	Yes. Give specific				
	information				
54. Ad	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Part 8	List the Totals of	Each Part of this Form			
					\$40700.00
55. F	Part 1: Total real estate	, line 2			Ψ40700.00
56. p	oart 2 total vehicles, lin	e 5	\$6475.00		
57. P	art 3: Total personal an	d household items, line 15	\$1300.00		
58. P	art 4: Total financial as	sets, line 36	\$200.00		
59. F	Part 5: Total business-re	elated property, line 45	\$1000.00		
60. F	Part 6: Total farm- and f	ishing-related property, line 52			
61. F	Part 7: Total other prop	erty not listed, line 54			
62. T	Total personal property.	Add lines 56 through 61.	\$8975.00		+ \$8975.00
				Copy personal property total	
					\$49675.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

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			Docu	iment Page 21 of	98	
Fill	in this infor	mation to identify your cas	e:			
Dek	otor 1	Shymaine		Wright		
Dok	otor 2	First Name	Middle Name	Last Name		
l	ouse, if filing)	First Name	Middle Name	Last Name		
Uni	ited States E	Bankruptcy Court for the:	Northern [District of Illinois		
l	se number			(State)		
(lf kr	nown)					Check if this is a
<u>O</u> 1	fficial	Form 106C				amended filing
Sc	hedul	e C: The Prope	rty You Claim a	as Exempt		04/1
For stat the tax-	each iter te a speci amount c exempt r ler a law t r exempti tt 1: Iden Which se	ges, write your name an of property you clain fic dollar amount as exof any applicable statut etirement funds—may that limits the exemption would be limited to attify the Property You Cot of exemptions are you clare claiming state and fed are claiming federal exemptions.	d case number (if known as exempt, you must tempt. Alternatively, you tory limit. Some exempt be unlimited in dollar at the applicable statutor claim as Exempt laiming? Check one only, everal nonbankruptcy exempt ptions. 11 U.S.C. § 522(b)	specify the amount of the un may claim the full fair mutions—such as those for hamount. However, if you can amount and the value of ry amount. If your spouse is filing with your potions. 11 U.S.C. § 522(b)(3)	exemption you arket value of ealth aids, rigl laim an exemp the property is	Page as necessary. On the top of any claim. One way of doing so is to the property being exempted up to nts to receive certain benefits, and otion of 100% of fair market value a determined to exceed that amount
	Brief desc	cription of the property ar	nd Current value of the portion you	Amount of the exemption ye	ou claim	Specific laws that allow exemption
	property		own Copy the value from Schedule A/B	Check only one box for each	exemption.	
	Brief		¢500.00	_		735 ILCS 5/12-1001(b)
	description Misc.	n: . Furniture	\$500.00	\$500.0		_
	Line from Schedule	A/B: 06		100% of fair market val applicable statutory limi		
	Brief		* 050.00			735 ILCS 5/12-1001(a)
	description Misc.	n: . Clothing	\$250.00	\$250.0	0	_
	Line from Schedule			100% of fair market val applicable statutory limi		
3.	A	laiming a hamaataad aya	mption of more than \$160			

No

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Debtor 1 Shymaine Wright Case number (if known)
First Name Middle Name Last Name

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim Check only one box for each exemption.	Specific laws that allow exemption
	Copy the value from Schedule A/B		
Brief description: 6800 S Lowe Ave, Chicago, IL 60621-0000 Line from Schedule A/B: 01	\$37,700.00	\$15,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-901
Brief description: Savings account, Urban Parntership Line from Schedule A/B: 17	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: TV, Labtop Line from Schedule A/B: 07	\$500.00	\$500.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Flea Market Inventory Line from Schedule A/B: 39	\$1,000.00	\$1,000.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Mutual Omaha (term) Line from Schedule A/B: 31	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(f)
Brief description: Chrysler Town & Country, 2011 Line from Schedule A/B: 03	\$6,475.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(c); 735 ILCS 5/12-1001(b)
Brief description: Checking account, Fifth Third Line from Schedule A/B: 17	\$100.00	\$100.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, Net Spend Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Checking account, payPal Line from Schedule A/B: 17	\$0.00	\$0 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)
Brief description: Used jewelry Line from Schedule A/B: 12	\$50.00	\$50.00 100% of fair market value, up to any applicable statutory limit	735 ILCS 5/12-1001(b)

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Fill in	this information to identify your ca	ise:	-			
			Michael			
Debto	or 1 Shymaine First Name	Middle Name	Wright Last Name			
Debto	or 2	Wildalo Hamo	Last Namo			
(Spous	e, if filing) First Name	Middle Name	Last Name			
United	d States Bankruptcy Court for the:	Northern	District of Illinois (State)			
Case (If know	number vn)		(State)			
Off	icial Form 106D			•		Check if this is a mended filing
Scl	hedule D: Credite	ors Who Hav	∕e Claims Secure	ed by Prop	erty	12/1
more			eare filing together, both are equ ber the entries, and attach it to t	•		
1. I	Do any creditors have claims so	ecured by your propert	y?			
[No. Check this box and subn	nit this form to the court w	ith your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	Yes. Fill in all of the information	n below.				
Part	1: List All Secured Claims					
2.	List all secured claims. If a credit	tor has more than one secu	ured claim, list the creditor	Column A	Column B	Column C
	separately for each claim. If more the in Part 2. As much as possible, list name.	· ·		Amount of claim Do not deduct the value of collateral.	Value of collateral that supports this claim	Unsecured portion If any
2.1	City of Chicago Water Department	Describe the property	that secures the claim:	\$13,940.47	\$37,700.00	\$0.00
	Creditor's Name	6800 S. Lowe, Chicago,				
	Number Street	Contingent	the claim is: Check all that apply.			
		Unliquidated				
	Chicago IL 60604	Disputed				
	City State ZIP Code Who owes the debt? Check one.	Nature of lien. Check al	I that apply			
	Debtor 1 only	An agreement you n	nade (such as mortgage or secured			
	Debtor 2 only Debtor 1 and Debtor 2 only	car loan) Statutory lien (such	as tax lien, mechanic's lien)			
	At least one of the debtors	Judgment lien from	•			
	and another	Other (including a rig	ht to offset)			
	Check if this claim relates to a community debt Date debt was	Last 4 digits of accoun	t number			
0.0	Cook County Treasurer's office			¢11 202 56	#2 000 00	¢0 200 E6
2.2	Creditor's Name		that secures the claim:	\$11,392.56	\$3,000.00	\$8,392.56
	118 N. Clark St. Room 112 Number Street	6756 S. Union Ave., Chi As of the date you file,	the claim is: Check all that apply.			
	Property Tax	Contingent				
	Chicago IL 60602	Unliquidated				
	City State ZIP Code Who owes the debt? Check one.	Disputed				
	✓ Debtor 1 only	Nature of lien. Check al	I that apply.			
	Debtor 2 only	An agreement you n car loan)	nade (such as mortgage or secured			
	Debtor 1 and Debtor 2 only		as tax lien, mechanic's lien)			
	At least one of the debtors and another	Judgment lien from	a lawsuit			
	Check if this claim relates to a community debt	Other (including a rig	ght to offset)			
	Date debt was incurred	Last 4 digits of accoun	t number			
	Add the dollar value of y here:	your entries in Column A	on this page. Write that number	\$25,333.03		

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Debtor 1 Shymaine	Wright	Case number (if known)		
Additional Page	his page, number them beginning with 2.3,	followed by Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
Cook County Treasurer's office Creditor's Name 118 N. Clark St. Room 112 Number Street Property Tax Chicago IL 60602 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Describe the property that secures the classification of the date you file, the claim is: Check Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortgicar loan) Statutory lien (such as tax lien, mechanical Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number	age or secured	\$37,700.00	\$0.00
Zamudio Auto Sales Creditor's Name 4151 S Kedzie Ave Number Street Chicago IL 60632 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	Chrysler Twon & Country Value: \$6,475.00 As of the date you file, the claim is: Check Contingent Unliquidated Disputed Nature of lien. Check all that apply. An agreement you made (such as mortg car loan) Statutory lien (such as tax lien, mechanic Judgment lien from a lawsuit Other (including a right to offset) Last 4 digits of account number	age or secured	\$6,475.00	\$1,008.48
here:	our entries in Column A on this page. Write the our form, add the dollar value totals from all		_	

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Fill in	this inforr	mation to identify your c	ase:					
Debto	or 1	Shymaine		Wright				
Debto	or 2	First Name	Middle Name	Last Name				
	e, if filing)	First Name	Middle Name	Last Name				
United	d States B	ankruptcy Court for the:	Northern	District of Illinois (State)				
Case (If know	number vn)			(State)				
Offic	cial Fo	orm 106E/F				Chec	k if this is an	amended filing
Scl	hedu	ile E/F: Cre	editors Who	Have Unsecure	d Claims			12/1
other Form 1 claims the en known Part	party to a 106A/B) as that are stries in the stries in the stries. List A Do any cr	any executory contracts and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At All of Your PRIORIT	s or unexpired leases the ecutory Contracts and L Creditors Who Hold Clai		executory contract G). Do not include a ice is needed, copy	s on <i>Schedul</i> any creditors the Part you	le A/B: Prope with partial u need, fill it	erty (Official lly secured out, number
2. I	listed, iden As much a Continuati	ntify what type of claim it as possible, list the claims on Page of Part 1. If mor	is. If a claim has both prices in alphabetical order according than one creditor holds	s more than one priority unsecured clair ority and nonpriority amounts, list that ording to the creditor's name. If you ha a particular claim, list the other creditor is for this form in the instruction bookle	claim here and show ave more than two pers in Part 3.	both priority	and nonprior	ity amounts.
						Total claim	Priority amount	Nonpriority amount
2.1		epartment of Revenue creditor's Name 64338 Street		Last 4 digits of account number	n/a	\$1,290.09	\$1,671.82	(\$381.73 <u>)</u>
		Sueet		As of the date you file, the claim is apply.	s: Check all that			
	Chicago	Illinois	60664	Contingent				
	City	State	Zip Code	Unliquidated				
		urred the debt? Check tor 1 only	one.	Disputed				
	Deb1	tor 2 only		Type of PRIORITY unsecured clain	n:			
	Debt	tor 1 and Debtor 2 only		Domestic support obligations✓ Taxes and certain other debts yo	aa tha			
	At le	ast one of the debtors ar	nd another	government	u owe me			
	Che	ck if this claim relates	to a community debt	Claims for death or personal injurint intoxicated	ry while you were			
		aim subject to offset?		Other. Specify				
	✓ No Yes							
2.2	IRS 1					\$0.00	\$0.00	\$0.00
		reditor's Name		Last 4 digits of account number	 n/a			
	Number	Street			 -			
	-			As of the date you file, the claim is apply.	S. Check all that			
	Philadelp	hia Pennsylva		Contingent				
	City Who inc	State urred the debt? Check	Zip Code one	Unliquidated				
		tor 1 only	0110.	Disputed				
	Debt	tor 2 only		Type of PRIORITY unsecured clain Domestic support obligations	Π:			
	Debt	tor 1 and Debtor 2 only		✓ Taxes and certain other debts yo	u owe the			
	At le	ast one of the debtors ar	nd another	government				
		ck if this claim relates	to a community debt	Claims for death or personal injurintoxicated	ry while you were			
	Is the cl	aim subject to offset?		Other. Specify				
	Yes							

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Debtor	1 Shymaine		Wright	Case number (if known)	
Port 2	First Name List All of Your NONPRIO	Middle Name	Last Name		
4. Lis	any creditors have nonpriority No. You have nothing to repore Yes. t all of your nonpriority unsecured claim, list the creditor separate.	unsecured claims a rt in this part. Subm red claims in the al arately for each claim	against you? it this form to the cour phabetical order of th For each claim listed, i	t with your other schedules. e creditor who holds each claim. If a creditor has modentify what type of claim it is. Do not list claims already if you have more than four priority unsecured claims fill	included in Part 1.
	,				Total claim
<u>N</u>	FINANCIAL Nonpriority Creditor's Name 700 JAY ELL DR STE 200 Number Street		When	was the debt incurred? 10/2014 the date you file, the claim is: Check all that apply.	\$1,512.00
7 1 1 1 1 1	RICHARDSON Texas City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and Check if this claim relates to the state claim subject to offset? No Yes	d another	Type of the control o	ontingent nliquidated isputed of NONPRIORITY unsecured claim: tudent loans bligations arising out of a separation agreement or ivorce that you did not report as priority claims ebts to pension or profit-sharing plans, and other simila ebts Collection; Collecting for ORIGINAL CREDITOR: TCF BANK ther. Specify	ır
	AD ASTRA RECOVERY SERVICE		Last 4	I digits of account number	\$495.00
7 N C C C C C C C C C C C C C C C C C C	Nonpriority Creditor's Name 330 W 33RD ST N STE 118 Number Street WICHITA Kansa: City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Check if this claim relates the state claim subject to offset? No Yes Which International Credit Corp.	Zip Ci ne. d another	As of As of Colored Type Gode Dode Dode Type Gode Colored Type Gode Colored Colo	the date you file, the claim is: Check all that apply. ontingent inliquidated isputed of NONPRIORITY unsecured claim: tudent loans bligations arising out of a separation agreement or ivorce that you did not report as priority claims ebts to pension or profit-sharing plans, and other similar ebts ther. Specify Other	
	Allied International Credit Corp Nonpriority Creditor's Name 8800 Paragon Place, Suite 400 Number Street Richmond Virginia City State Who incurred the debt? Check of Debtor 1 only Debtor 2 only Debtor 2 only At least one of the debtors and Check if this claim relates the claim subject to offset? No	Zip Ci ne. d another	Mhen As of Co Dode Type So di Dode	digits of account number n/a the date you file, the claim is: Check all that apply. ontingent nliquidated isputed of NONPRIORITY unsecured claim: tudent loans bligations arising out of a separation agreement or vorce that you did not report as priority claims ebts to pension or profit-sharing plans, and other similar ebts Other	\$163.00

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Debtor 1 Shymaine Wright Case number (if known) Last Name

After listing any entries on this page, number them beginn	ning with 4.5, followed by 4.6, and so forth.	Total claim
.4 Allied Interstate		\$627.29
Nonpriority Creditor's Name Dept 0063	Last 4 digits of account number When was the debt incurred? n/a	
Number Street		
	As of the date you file, the claim is: Check all that apply. Contingent	
	Unliquidated	
Palatine Illinois 60055 City State Zip Code	Disputed	
Who incurred the debt? Check one.		
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts Other. Specify Due	
Is the claim subject to offset?		
✓ No		
Yes		
.5 AT&T	Last 4 digits of account number	\$277.00
Nonpriority Creditor's Name PO Box 105262	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply. Contingent	
	Unliquidated	
Atlanta Georgia 30348 City State Zip Code	 	
Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts ✓ Other. Specify Due	
Is the claim subject to offset?	Other. Specify	
✓ No		
Yes		
.6 Bureau of Collection Recovery	Last 4 divite of account number	\$153.00
Nonpriority Creditor's Name	Last 4 digits of account number	
7575 Corporate Way Number Street	When was the debt incurred?n/a	
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Eden Prairie Minnesota 55344	Unliquidated	
City State Zip Code Who incurred the debt? Check one.	Disputed	
Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
Check if this claim relates to a community debt	debts	
Is the claim subject to offset?	Other. Specify Due	
No		
ш ·		

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Debtor 1 Shymaine Wright Case number (if known) Last Name

	After listing any entries on this page, number them beginning	g with 4.5, followed by 4.6, and so forth.	Total claim
.7	CAINE & WEINER	Lost 4 digits of account number 0000	\$737.29
	Nonpriority Creditor's Name PO BOX 5010		
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	WOODLAND HILLS California 91365	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts 001 Collection; Collecting for	
	Is the claim subject to offset? ✓ No	ORIGINAL CREDITOR: Other. Specify ENTERPRISE RENT A CAR 15DD	
į	Yes		
.8	CAPITAL ONE BANK (USA), N.A.	—— Last 4 digits of account number	\$329.00
	Nonpriority Creditor's Name Po Box 71083	When was the debt incurred? 08/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	CharlotteNorth Carolina28272CityStateZip Code	—— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts ✓ Other. Specify CreditCard	
	Is the claim subject to offset? No	Other. Specify CreditCard	
	Yes		
9	Capital One c/o Ashley Boswell	Last 4 digits of account number 6284	\$272.00
	Nonpriority Creditor's Name Po Box 30281	When was the debt incurred? 08/2015	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Salt Lake Cty Utah 84130 City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify CreditCard	
	✓ No		

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 \$88.00 Last 4 digits of account number Nonpriority Creditor's Name P.O. BOX 30046 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 33630 Florida TAMPA City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ☐ Yes 4.11 CERTEGY \$36.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a P.O. BOX 30046 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **TAMPA** Florida 33630 Disputed City State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes City of Chicago Department of Revenue \$4,297.00 4.12 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 121 North LaSalle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60602 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Tickets Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** City of Chicago Water Department 4.13 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 333 S State, Suite 300 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60604 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 6755 S UNION AVE, Chicago, IL Other. Specify 60621 20-21-302-019-0000 Is the claim subject to offset? No Yes 4.14 Comcast \$598.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 11621 E. Marginal Way # 5 As of the date you file, the claim is: Check all that apply. Bankruptcy Dept Contingent Unliquidated Seattle Washington 98168 Disputed City Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes ComEd \$4,703.00 4.15 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 3 Lincoln Center Number As of the date you file, the claim is: Check all that apply. Bankruptcy Section Contingent Unliquidated Oakbrook Terrace Illinois 60181 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due

✓ No ☐ Yes

Is the claim subject to offset?

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 Cook County Treasurer's office \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 118 N. Clark St. Room 112 When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Property Tax Contingent Unliquidated 60602 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 6755 S UNION AVE, Chicago, IL Other. Specify 60621 20-21-302-019-0000 Is the claim subject to offset? No ◪ Yes Credit One Bank \$436.00 Last 4 digits of account number _ 1385 Nonpriority Creditor's Name When was the debt incurred? 05/2016 PO BOX 98872 Street Number As of the date you file, the claim is: Check all that apply. Contingent LAS VEGAS 89193 Nevada Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes 4.18 CREDIT ONE BANK \$159.09 Last 4 digits of account number Nonpriority Creditor's Name 585 S. PILOT STREET When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated LAS VEGAS 89119 Nevada City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Is the claim subject to offset?

No Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.19 Credit Protection Association \$416.00 - Last 4 digits of account number Nonpriority Creditor's Name PO Box 865005 When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 32886 Orlando Florida City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ☐ Yes Creditors Discount and Audit \$464.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 415 Mai Street PO BOX 213 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Streator Illinois 61364 Disputed State Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes \$672.00 4.21 Ebav Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2065 Hamilton Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated California 95125 San Jose City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.22 FIFTH THIRD BANK \$1,700.00 Last 4 digits of account number Nonpriority Creditor's Name 5050 KINGSLEY DR When was the debt incurred? n/a Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 45227 CINCINNATI Ohio City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ◪ Yes FIRST PREMIER \$544.00 Last 4 digits of account number _ 2603 Nonpriority Creditor's Name When was the debt incurred? 04/2016 PO Box 7999 Street Number As of the date you file, the claim is: Check all that apply. c/o Tria Vue Contingent Saint Cloud Minnesota 56302 Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes FIRST PREMIER BANK \$594.00 Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 04/2016 Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts

✓ No Yes

Is the claim subject to offset?

Other. Specify _

CreditCard

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 FIRST PREMIER BANK \$631.00 - Last 4 digits of account number Nonpriority Creditor's Name Jefferson Capital Systems, LLC PO Box 7999 When was the debt incurred? 4/2016 Number Street As of the date you file, the claim is: Check all that apply. c/o Kelly Lukason Contingent 56302 Saint Cloud Minnesota Unliquidated Zip Code City State Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify CreditCard Is the claim subject to offset? ◪ **✓** No Yes 4.26 FOCUS RECEIVABLES MANA \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1130 NORTHCHASE PKWY SE When was the debt incurred? 11/2011 Number Street As of the date you file, the claim is: Check all that apply. Ste 150 Contingent Unliquidated 30067 Marietta Georgia ✓ Disputed Citv State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for |✓| ORIGINAL CREDITOR: U-HAUL Is the claim subject to offset? Other. Specify INTERNATIONAL **✓** No Yes Foster Park Currency Exchange,inc. \$1,592.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 8259 S Ashland Ave Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60620 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify _

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.28 Foundation for Emergency Services \$464.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 366 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60522 Illinois Hinsdale City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ☐ Yes HSBC BANK \$464.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1441, SCHILLING PLACE As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **SALINAS** California 93901 City Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes Illinois Tollway \$213.00 4.30 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2700 Ogden Ave Number As of the date you file, the claim is: Check all that apply. Legal Dept Contingent Unliquidated Downers Grove Illinois 60515 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 JPMorgan Chase Bank, NA \$261.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 15298 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 19850 Wilmington Delaware City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ☐ Yes JPMorgan Chase Bank, NA \$316.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 15298 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wilmington Delaware 19850 Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes KCA Financial Services 4.33 \$63.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 628 N. Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Illinois 60134 Geneva City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 Linebarger Goggan Blair & Samplson, LLP \$1,672.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 659443 Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 78265 San Antonio Texas Citv State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset? No ◪ Yes LVNV FUNDING \$565.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO box 10497 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Greenville South Carolina 29603 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes Merit School of Music 4.36 \$131.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 38 South Peoria Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Chicago Illinois 60607 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 Mobile Mini Inc. \$1,409.05 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 12658 S Winchester Ave Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60827 Riverdale Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ◪ Yes NCO Financial Systems \$212.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 507 Prudential Rd As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Horsham Pennsylvania 19044 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes PEOPLES ENERGY \$901.26 4.39 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 12/2015 200 EAST RANDOLPH Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated CHICAGO Illinois 60601 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt InstallmentLoan Other. Specify Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** Peoples Gas Light & Coke Co. 4.40 \$10,930.00 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 200 E. Randolph St. Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No Yes 4.41 PNC \$261.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1200 N 7TH ST As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **HARRISBURG** Pennsylvania 17102 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes PNC Bank \$209.61 4.42 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 15019 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Wilmington Delaware 19850 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 PRA Receivables \$550.33 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 15130 Madison Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60419 Dolton Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No Yes 4.44 Premier Bankcard \$339.05 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 2208 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Vacaville California 95696 Disputed Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes Premier Bankcard LLC c/o Jefferson Capital Systems LLC 4.45 \$970.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? PO Box 7999 Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Saint Cloud Minnesota 56302 City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Credit Card Other. Specify

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.46 Public Storage \$110.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 6255 GA-85 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 30274 Riverdale Georgia City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ☐ Yes Publishers Clearing House \$119.30 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 101 Winners Circle As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Port Washington New York 11050 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes Publishers Clearing House \$39.91 4.48 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 101 Winners Circle Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Port Washington New York 11050 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.49 Publishers Clearing House \$70.39 - Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 101 Winners Circle Street Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Port Washington 11050 New York State City Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No Yes Social Security Administration \$635.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 3430 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Philadelphia Pennsylvania 19122 Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset? **✓** No Yes South Shore Bank \$442.00 4.51 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1530 Main Street [] Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated South Weymouth Massachusetts 02190 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.52 Speedy Cash \$680.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 1931 N. Mannheim Rd Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60160 Melrose Park Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No Yes StateFarm \$500.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 9009 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Tempe Arizona 85281 Disputed City Zip Code Who incurred the debt? Check one Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes Systematic National Collections, Inc. \$2.221.28 4.54 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 3608 Ocean Ranch Blvd. Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oceanside California 92056 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Due Is the claim subject to offset?

✓ No ☐ Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.55 Talan & Ktsanes \$52.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 223 W. Jackson Blvd Ste 512 Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60606 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No ◪ ☐ Yes TARGET/TD \$584.00 Last 4 digits of account number _ 9228 Nonpriority Creditor's Name When was the debt incurred? 7/2016 PO BOX 673 Street Number As of the date you file, the claim is: Check all that apply. Contingent MINNEAPOLIS 55440 Minnesota Unliquidated Citv State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify CreditCard Is the claim subject to offset? **✓** No Yes U-Haul \$552.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 2727 North Central Avenue Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 85004 Phoenix Arizona City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify _ Other Is the claim subject to offset?

No Yes

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** United States of America 4.58 \$7,121.62 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a c/o Teller and Levit Street Number As of the date you file, the claim is: Check all that apply. 11 E. Adams Street Contingent Unliquidated 60603 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify _ Due Is the claim subject to offset? No Yes Vengroff Williams Inc. \$552.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a Po Box 4155 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Sarasota Florida 34230 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Other Is the claim subject to offset? **✓** No Yes Zurich American Insurance Co 4.60 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 1400 American Lane Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Schaumburg Illinois 60196 City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

✓ No ☐ Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

Other. Specify

Due

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Debtor	1 Shymaine First Name		Middle Name	Wright Last Name	Case number (if known)
Part 3:	List Others to B	e Notified A	About a Debt That You	u Already Listed	
co co cre	llection agency is tr llection agency here editors here. If you c	ying to colle e. Similarly, i lo not have a	ct from you for a debt yo f you have more than on	ou owe to someone else, lis e creditor for any of the de	that you already listed in Parts 1 or 2. For example, if a st the original creditor in Parts 1 or 2, then list the bts that you listed in Parts 1 or 2, list the additional rts 1 or 2, do not fill out or submit this page.
_	ARRIS & HARRIS LTD me	!		On which entry in Part 1	or Part 2 did you list the original creditor?
_	1 W JACKSON BLVE umber Street) S-400		Line 4.12 of <i>(Ch one):</i>	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims
Cl Ci	HICAGO ty	Illinois State	60604 Zip Code	Last 4 digits of account	

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Debtor 1 Shymaine Wright Case number (if known)
First Name Middle Name Last Name

1 11 30 140	The Wind Halle Last Halle			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	s for st	atistical reporting pur	poses onl
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
	6b. Taxes and certain other debts you owe the government	6b.	\$1,290.09	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that	6d.	\$0.00	
	amount here.	•	\$1,290.09	
	6e. Total. Add lines 6a through 6d.	6e.		
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write	6i.	\$55,106.47	
	that amount here.			
	6i Total Add lines 6f through 6i	6i	\$55,106.47	

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Debtor 1	Shymaine		Wright	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States B	ankruptcy Court for the:	Northern	District of Illinois	
			(State)	
Case number				
(If known)				

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or comp	oany with whom you have	the contract or lease	State what the contract or lease is for
Jones, Jeffries Name 6800 S Lowe			Residential Lease, Other, Residential lease
Number	Street		
Chicago	Illinois	60621	
City	State	Zip Code	

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			Du	cument	Paye 49	01 90
Fill in t	this infor	mation to identify your o	ase:			
Debto	r 1	Shymaine	Middle Nove	Wright		_
Debto		First Name	Middle Name	Last Nam	e	_
(Spouse	e, if filing)	First Name	Middle Name	Last Nam	е	
United	States E	Sankruptcy Court for the:	Northern	District of Illino		_
	number	_		(Stat	e)	_
(If know	n)					
						Check if this is an amended filing
Offi	cial	Form 106H				
		.				
Sch	edul	e H: Your Cod	lebtors			12/15
1. D	o you ha No Yes	r every question. ve any codebtors? (If yo	ou are filing a joint case, do	not list either spo	use as a codel	
	laho, Lοι	uisiana, Nevada, New Me	lived in a community pro kico, Puerto Rico, Texas, Wa			nmunity property states and territories include Arizona, California,
<u> </u>	_	Go to line 3.				
		Did your spouse, forme No	er spouse, or legal equiva	ent live with you	at the time?	
		-	y state or territory did you	live?	Fil	Il in the name and current address of that person.
		Name of your spouse, t	ormer spouse, or legal equi	valent		
		Number Street				
		City	State		Zip Code	
3. In	Column	ı 1, list all of your codel	otors. Do not include you	spouse as a co	lebtor if your	spouse is filing with you. List the person shown in line 2

again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

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Fill in th	nis information to identify	your case:						
Debtor ⁻	1 Shymaine		Wright	1				
	First Name	Middle Name	Last N			Chec	ck if this is:	
Debtor 2		ΛΑ:, Ι.Π. ΚΙ	1				An amended filing	
	if filing) First Name	Middle Name	Last N				A supplement showing post-petition chapte	or 11
United Sthe:	States Bankruptcy Court for	Northern	_ District of III				expenses as of the following date:	31 IC
Case nu	ımber		(3	State)				
(If known)						N	MM / DD / YYYY	
Offic	ial Form 106I							
Sche	edule I: Your In	come					1	2/15
spouse.	If more space is needed (if known). Answer ever	l, attach a separate she y question.	-			-	not include information about your onal pages, write your name and cas	æ
	in your employment		Debtor 1				Debtor 2	
info	rmation.	Employment status	✓ Emplo	wed			Employed	_
	ou have more than one job, ch a separate page with		Not E	-	ed		Not Employed	
info	rmation about additional bloyers.	0						
•	•	Occupation	Self-emplo	ymer	ıı			-
	ude part time, seasonal, or -employed work.	Employer's name						_
Occ	supation may include student	Employer's address					N. J. O.	_
	omemaker, if it applies.		Number St	reet			Number Street	
							-	_
							• -	-
			City		State Zip	Code	City State Zip Code	_
		He less to the	,		2.2.0 2.10		2, 3, 3, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5,	
		How long employed there?						
Part 2	Give Details About N	Monthly Income						
spouse	e unless you are separated.	-	-			•	rite \$0 in the space. Include your non-filing	
	space, attach a separate she				For Debtor 1	-	For Debtor 2 or	
	st monthly gross wages, sala eductions.) If not paid monthly e.			2.		\$0.00	non-filing spouse	
3. Es	stimate and list monthly over	rtime pay.		3.	+	\$0.00		
4. C a	alculate gross income. Add li	ine 2 + line 3.		4.		\$0.00		

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Debtor 1Shymaine First Name		Wright Last Name	Case number	er <i>(if</i>		
riist name	Middle Name	Last Name	known) For Debtor 1	For Debtor 2 or non-filing spouse		
Copy line 4 here		→ 4.	\$0.00	non ming spouse		
5. List all payroll deductions:			ψσ.σσ			
5a. Tax, Medicare, and Social	Security deductions	5a.	\$0.00			
5b. Mandatory contributions for		5b.	\$0.00			
5c. Voluntary contributions for	•	5c.	\$0.00			
5d. Required repayments of re	·	5d.	\$0.00			
5e. Insurance		5e.	\$0.00			
5f. Domestic support obligatio	ns	5f.	\$0.00			
5g. Union dues		5g.	\$0.00			
5h. Other deductions. Specify:		5h. +	\$0.00 +			
6. Add the payroll deductions. Add		-	\$0.00			
+5h.						
7. Calculate total monthly take-h	ome pay. Subtract line 6 from line	94. 7.	\$0.00			
8. List all other income regularly	received:					
8a. Net income from rental probusiness, profession, or far	m					
	property and business showing necessary business expenses, and .	8a.	\$2,224.00			
8b. Interest and dividends		8b.	\$0.00			
8c. Family support payments to dependent regularly receiv	hat you, a non-filing spouse, or	a				
Include alimony, spousal sup divorce settlement, and prope	oport, child support, maintenance, erty settlement.	8c.	\$0.00			
8d. Unemployment compensat	tion	8d.	\$0.00			
8e. Social Security		8e.	\$472.00			
	the value (if known) of any non- ive, such as food stamps (benefits	s 8f.	\$0.00			
8g. Pension or retirement inco	nme	8g.	\$0.00			
8h. Other monthly income. Spe		8h. +	\$235.75 +			
9. Add all other income Add lines			\$2,931.75		7	
0.71 22 2 00 7 100	5a - 55 - 55 - 5a - 55 - 51 - 55 - 5		Ψ2,301.70			
10. Calculate monthly income. Add Add the entries in line 10 for Deb	d line 7 + line 9. tor 1 and Debtor 2 or non-filing sp	10. couse	\$2,931.75	+	.] =	\$2,931.75
friends or relatives.	putions to the expenses that you imarried partner, members of your ady included in lines 2-10 or amou	household, your d	ependents, your roomi			
Specify:					11. +	\$0.00
12. Add the amount in the last co					12.	42.22.
Write that amount on the Summa	ary of Schedules and Statistical Su	mmary of Certain L	iabilities and Related Da	ata, if it applies		\$2,931.75 Combined
10 D	4					monthly income
13. Do you expect an increase or No.	decrease within the year after	you file this form?				
Antiquiin a	incomo lo going to be going	in the new marth	ortwo			
Yes. Explain:	income is going to be going sown	in the new month	or two.			

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Case number (if

Wright

\$1,800.00

\$1,400.00

-\$400.00

Debtor 1Shymaine

Gross receipts (before all deductions)

Ordinary and necessary operating expenses

Net monthly income from a business, profession, or

First Name	Middle Name	Last	Name		known)	
Official Form 106I. Additio	nal page.					
8a.Net income from rental property as	nd from operating a	business, p	orofession, o	r farm		
8a.1 Rental Income		Debtor 1	Debtor 2			
Gross receipts (before all deductions)		\$824.00				
Ordinary and necessary operating exp	penses	-\$0.00				
Net monthly income from a business	, profession, or farm	\$824.00		Copy here	\$824.00	 _
8a.2 Antiquing		Debtor 1	Debtor 2			

Сору

here

\$1,400.00

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		Doct	iment Page 53 of s	98		
Fill in this infor	mation to identify you	r case:				
Debtor 1	Shymaine		Wright			
Debtor 2	First Name	Middle Name	Last Name	Check if this is:		
(Spouse, if filing)	First Name	Middle Name	Last Name	An amended filir	ıg	
	Bankruptcy Court for th	e: Northern	District of Illinois (State)		nowing post-petition chapte the following date:	∌r 13
Case number (If known)	-			MM / DD / YYYY	,	
Official	Form 106J					
Schedul	e J: Your Ex	penses				12/15
information. If			re filing together, both are equal form. On the top of any addition			
Part 1: Des	cribe Your Housel	nold				
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
Yes. D	oes Debtor 2 live in a	separate household?				
	No					
	Yes. Debtor 2 mus	t file Official Forms 106J-2, <i>Exper</i>	nses for Separate Household of De	ebtor 2.		
2. Do you hav	e dependents?	No				
Do not list Debtor 2.	Debtor 1 and	Yes. Fill out this information for each dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?	
			Relative	15 years	☑ No. ✓ Yes.	
	penses include	No				
than	f people other					
yourself an dependents	-	Yes				
Part 2: Esti	mate Your Ongoin	g Monthly Expenses				
	of a date after the ba		you are using this form as a sup pplemental Schedule J, check t			
		n-cash government assistance d it on Schedule I: Your Income			Your expens	es
	or home ownership or the ground or lot. 4.		nclude first mortgage payments an	d	4.	\$0.00
If not incl	uded in line 4:					
	state taxes					266.66
4b. Prope	rty, homeowner's, or r	enter's insurance			4b. \$3	318.00

\$0.00

\$0.00

4c.

4d.

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

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Debtor 1 Shymaine Wright Case number (if known) Last Name

First Name Middle Name Last Name		
		Your expenses
5. Additional mortgage payments for your residence, such as home equity loans	5.	\$0.00
6. Utilities:		
6a. Electricity, heat, natural gas	6a.	\$245.00
6b. Water, sewer, garbage collection	6b.	\$63.00
6c. Telephone, cell phone, Internet, satellite, and cable services	6c.	\$145.00
6d. Other. Specify:	6d	\$0.00
7. Food and housekeeping supplies	7.	\$311.00
8. Childcare and children's education costs	8.	\$0.00
9. Clothing, laundry, and dry cleaning	9.	\$35.00
10. Personal care products and services	10.	\$30.00
11. Medical and dental expenses	11.	\$25.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments	12.	\$200.00
13. Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14. Charitable contributions and religious donations	14.	\$0.00
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.		
15a. Life insurance	15a	\$45.00
15b. Health insurance	15b	\$0.00
15c. Vehicle insurance	15c	\$118.00
15d. Other insurance. Specify:	15d	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
Specify:	16	\$0.00
17. Installment or lease payments:	. •	
17a. Car payments for Vehicle 1	17a	\$300.00
17b. Car payments for Vehicle 2	17b	\$0.00
17c. Other. Specify:	17c	\$0.00
17d. Other. Specify: 6756 S. Union Taxes	17d	\$125.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from	1	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	
19.Other payments you make to support others who do not live with you. Specify:	10	#0.00
20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Inc.	19.	\$0.00
20a. Mortgages on other property	20a	\$0.00
20b. Real estate taxes.	20b	\$0.00
20c. Property, homeowner's, or renter's insurance	20c	\$0.00
20d. Maintenance, repair, and upkeep expenses.	20d	\$0.00

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Debtor 1 Shym	aine		Wright	Case number (if known)		
First I	lame	Middle Name	Last Name			
21. Other. Spe	cify:				21	\$0.00
22. Calculate	your monthly expenses	s.				\$2,226.66
22a. Add lii	nes 4 through 21.					\$0.00
22b. Copy	line 22 (monthly expense	es for Debtor 2), if any,	from Official Form 106J-2	!		\$2,226.66
22c. Add lii	ne 22a and 22b. The resi	ult is your monthly exp	enses.		22.	
23. Calculate	your monthly net incon	ne.				
23a. Copy	line 12 (your combined r	monthly income) from S	Schedule I.		23a	\$2,931.75
23b. Copy	your monthly expenses t	from line 22 above.			23b	\$2,226.66
	ct your monthly expense		ncome.			\$705.09
The re	sult is your monthly net	income.			23c	
For examp	ele, do you expect to finis	sh paying for your car le	ses within the year after pan within the year or do y nodification to the terms of	ou expect your		

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Fill in this infor	mation to identify your ca	ase:				
Debtor 1	Shymaine		Wright			
	First Name	Middle Name	Last Name	,		
Debtor 2						
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States E	Bankruptcy Court for the:	Northern	District of Illinois			
			(State)			
Case number (If known)						

If two married people are filing together, both are equally responsible for supplying correct information.

Official Form 106Dec

Check if this is an amended filing

Declaration About an Individual Debtor's Schedules

12/15

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Pai	t 1: Sign Below							
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?							
	✓ No							
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).						
	Under penalty of perjury, I declare that I have read the summary that they are true and correct.	and schedules filed with this declaration and						
x	•	×						
^	/s/ Shymaine Wright Signature of Debtor 1	Signature of Debtor 2						
		·						
	Date 8/7/2018 MM/DD/YYYY	Date						

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Fill in th	is infor	mation to identify your c	ase:					
Debtor ⁻	1	Shymaine First Name	Middle N	Wrigh				
Debtor 2 (Spouse, i		First Name	Middle N	lame Last N	lame			
United S	States B	ankruptcy Court for the:	Northern	District of I	llinois			
Case nu (If known)	ımber			(State)			
Offic	cial	Form 107				<u> </u>		Check if this is a amended filing
-		nt of Financia	l Affairs fo	or Individual	s Filina for	Bankru	otcv	04/1
Be as co	omple tion. I	te and accurate as po f more space is neede own). Answer every q	ssible. If two ma d, attach a sepa	arried people are fili	ng together, both	are equally re	esponsible for su	
Part 1:	Give	Details About Your	Marital Status	and Where You Liv	ed Before			
1. W	/hat is	your current marital sta	itus?					
	_	ried married						
2. D	uring t	he last 3 years, have yo	u lived anywhere	other than where yo	u live now?			
	_	. List all of the places yo	u lived in the last	3 years. Do not includ	de where you live n	OW.		
	Deb	otor 1:		Dates Debtor 1 live there	d Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	et		From
	City	State	Zip Code		City	State	Zip Code	
					Same as	Debtor 1		Same as Debtor 1
	Nun	nber Street		From	Number Stree	et		From
	City	State	Zip Code		City	State	Zip Code	
	<i>territor</i> No	e last 8 years, did you e ries include Arizona, Califo Make sure you fill out So	mia, Idaho, Louisi	iana, Nevada, New Mex	ico, Puerto Rico, Tex			mmunity property states

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otor 1 Shymaine First Name	Wrigh Middle Name Last N		number (if known)	
t 2: Explain the Sources of You				
Did you have any income from emp Fill in the total amount of income you activities. If you are filing a joint case a No Yes. Fill in the details.	ployment or from operating a l received from all jobs and all bu	usinesses, including part-time		years?
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
From January 1 of current year u the date you filed for bankruptcy:	COMMISSIONS	\$17668.00	Wages, commissions, bonuses, tips Operating a business	
For last calendar year: (January 1 to December 31, 2017 YYYY	Wages, commissions, bonuses, tips ✓ Operating a business	\$7734.00	Wages, commissions, bonuses, tips Operating a business	
For the calendar year before that (January 1 to December 31, 2016 YYYY)	bonuses, tips	\$25708.00	Wages, commissions, bonuses, tips Operating a business	
Did you receive any other income d Include income regardless of whether public benefit payments; pensions; rer filling a joint case and you have income List each source and the gross income No Yes. Fill in the details.	that income is taxable. Examples ntal income; interest; dividends; e that you received together, list	s of other income are alimony; money collected from lawsuits it only once under Debtor 1.	; royalties; and gambling and	
	Debtor 1		Debtor 2	
	Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.	Gross income from each source (before deductions ar exclusions)
From January 1 of current year uthe date you filed for bankruptcy	Ect 991	\$294.00 \$2,832.00		
For last calendar year: (January 1 to December 31, 2017 YY				
For the calendar year before tha (January 1 to December 31,	<u> </u>			

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Was this payment Dates of payment Total amount paid Amount you still owe for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

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1	Shymaine			Wri		Case number	(if known)
	First Name		Middle Name	Las	t Name		
nsi orp	ders include your porations of which	relatives; a n you are a for a busin	ny general partners n officer, director, p less you operate as	; relatives of any operson in control,	general partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? you are a general partner; g securities; and any managing r domestic support obligations,
✓	No						
	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	No		ranteed or cosigne	-	Total amount paid	Amount you still owe	Reason for this payment
							Include creditor's name
	Insider's Name						
	Number Street						
	City	State	Zip Code				
	Insider's Name						
	Number Street						

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished. City State Zip Code

Property was attached, seized, or levied.

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Debt	or 1	Shymaine		Wright	Case number (if known	n)	
		First Name Middle Nam)	Last Name			
11.		thin 90 days before you filed for bankrup counts or refuse to make a payment bec			bank or financial institution,	set off any amou	ints from your
	✓	No Yes. Fill in the details.					
				Describe the action th	e creditor took	Date action was taken	Amount
		Creditor's Name					
		Number Street					
				Last 4 digits of account	number: XXXX-		
		City State Zip Co	le				
12.		hin 1 year before you filed for bankrupto pointed receiver, a custodian, or another			possession of an assignee f	or the benefit of o	creditors, a court-
	✓	No					
		Yes					
Part	5:	List Certain Gifts and Contribution	•				
13.	Wi	ithin 2 years before you filed for bankrup	cy, did y	ou give any gifts with a	total value of more than \$60	0 per person?	
	✓	No Yes. Fill in the details for each gift.					
		Gifts with a total value of more than \$6 per person	00	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Co	le				
		Person's relationship to you					
		Person to Whom You Gave the Gift					
		Number Street					
		City State Zip Co Person's relationship to you	le				

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		Wright Case number (if kr.	iown)	
	Shymaine First Name Middle Name	Last Name	· ,	
. Wi	thin 2 years before you filed for bankruptcy, d	id you give any gifts or contributions with a total valu	e of more than \$600	to any charity?
~	No			
	ı Yes. Fill in the details for each gift or contribu	ıtion		
	_		_	
	Gifts or contributions to charities	Describe what you contributed	Date you	Value
	that total more than \$600		contributed	
	Charity's Name	_		
	Number Street	_		
	City State Zip Code			
	List Certain Losses			
t 6:	List Certain Losses			
Wit	hin 1 year before you filed for bankruptcy or s	since you filed for bankruptcy, did you lose anything b	ecause of theft, fire,	other disaster, or
gai	mbling?			
~	No			
_	Yes. Fill in the details.			
L	Yes. Fill in the details.			
	Describe the property you lost and	Describe any insurance coverage for the loss	Date of your	Value of propert
	how the loss occurred	Include the amount that insurance has paid. List	loss	lost
		pending insurance claims on line 33 of <i>Schedule A/B: Property</i> .		
		7VB. Property.		
ab	out seeking bankruptcy or preparing a bankru	d you or anyone else acting on your behalf pay or tranuptcy petition? The control of the contro		anyone you consul
ab	out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition?		anyone you consult
Inc	out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers,	uptcy petition? , or credit counseling agencies for services required in your	bankruptcy.	
Inc	out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? The provided representation of the provided r	bankruptcy. Date payment	Amount of
Inc	out seeking bankruptcy or preparing a bankru lude any attorneys, bankruptcy petition preparers, No	uptcy petition? , or credit counseling agencies for services required in your	Date payment or transfer	
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Inc	Person Who Was Paid Number Street City State Zip Code Email or website address	uptcy petition? The provided representation of the provided r	Date payment or transfer	Amount of
Inc	Person Who Was Paid Number Street City State Zip Code	uptcy petition? The provided representation of the provided r	Date payment or transfer	Amount of
Inc	Person Who Was Paid City State Zip Code Email or website address Person Who Made the Payment, if Not You	uptcy petition? The provided representation of the provided r	Date payment or transfer	Amount of
Inc	Person Who Was Paid Number Street City State Zip Code Email or website address	uptcy petition? The provided representation of the provided r	Date payment or transfer	Amount of
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Inc	Person Who Was Paid City State Zip Code Email or website address Person Who Was Paid Number Street City State Zip Code Email or website address Person Who Was Paid Number Street City State Zip Code City State Zip Code	uptcy petition? The provided representation of the provided r	Date payment or transfer	Amount of

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7. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any properhelp you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transferred Person Who Was Paid Number Street City State Zip Code 8. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other the ordinary course of your business or financial affairs? Include both outight transfers and transfers made as security (such as the granting of a security interest or mortgage on your part or transfer that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Wight, Sherwood Person Who Received Transfer Unknown Number Street City State Zip Code Person's relationship to you Cousin Parson Who Received Transfer Number Street City State Zip Code Person's relationship to you Cousin Number Street City State Zip Code Person's relationship to you Cousin Parson Who Received Transfer Number Street City State Zip Code Person's relationship to you Cousin Description and value of the property transferred trust or similar device of beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details. Description and value of the property transferred	ebtor 1	Shymaine		Wright Cas	se number <i>(if known)</i>		
help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Description and value of any property transfer any property transfer with transfer with transfer with transfer that you have already listed on this statement. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your pain transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred in exchange Wright, Sherwood Person Who Received Transfer unknown Number Street Chicago Illinois 60601 City State Zip Code Person's relationship to you Cousin Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device to beneficiary? (These are often called asset-protection devices.)		First Name	Middle Name	Last Name			
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Person Who Was Paid Number Street City State Zip Code		Yes. Fill in the details.					
Number Street City State Zip Code					pa tra	ayment or ansfer was	ount of payment
Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your pand transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred		Person Who Was Paid			_		
Within 10 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your pand transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred		Number Street					
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the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your pand transfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property pransfer with payments received or define exchange		City State	Zip Code				
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Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device obeneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.		Number Street					
beneficiary? (These are often called asset-protection devices.) No Yes. Fill in the details.		<u> </u>	Zip Code				
Yes. Fill in the details.	be	neficiary?		d you transfer any property to a self-se	ttled trust or similar	device of which yo	u are a
	✓	•	,				
Description and value of the property transferred	Ē	Yes. Fill in the details.					
				Description and value of the prop	erty transferred		Date transfer was made
Name of trust		Name of trust					

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Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

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Document Debtor 1 Shymaine Wriaht Case number (if known) First Name Middle Name Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. Nο Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet**

City

State

Zip Code

State

Zip Code

City

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Debt		Shymaine			Wright	Case	number (if	known)	
		First Name	Middle Nam	e	Last Name				
26.	Hav		in any judicial or adn	ninistrativ	e proceeding under	any environment	al law? In	clude settlements and orde	ers.
		No Yes. Fill in the det	ails.						
		0 1111		Cou	rt or agency		Nature o	of the case	Status of the case
		Case title		Cou	rt Name				Pending
		Case number		Num	nberStreet				On appeal Concluded
				City		Zip Code			
Part	11:	Give Details Ab	out Your Business	or Conne	ections to Any Bu	siness			
27.	Wit	hin 4 years before	you filed for bankrupt	cy, did you	ı own a business or	have any of the fo	ollowing c	onnections to any business	?
			etor or self-employed a limited liability comp a partnership		•	-	ll-time or p	art-time	
			ector, or managing ex		*				
		An owner of a	at least 5% of the votin	g or equit	y securities of a corp	poration			
	✓		bove applies. Go to P						
		Yes. Check all that	at apply above and fill	in the deta					
					Describe the natu	ure of the busines	S	Employer Identification n include Social Security no	
		Business Name						EIN:	
		Number Street			Name of account	ant or bookkeepe	r	Dates business existed	
		City	State Zip Co	de				From To	
					Describe the natu	ure of the busines	s	Employer Identification n	
		Business Name						EIN:	
		Number Street						Dates business existed	
		Number Street			Name of account	ant or bookkeepe	r	Dates business existed	
		City	State Zip Co	de				From To	
					Describe the natu	ure of the busines	s	Employer Identification n include Social Security no	
		Business Name						EIN:	
		Number Street			Name of account	ant or hookkeeps	r	Dates business existed	
		City	State Zip Co	de	rame of account	a or bookkeepe	•	From To	

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Debt	tor 1 Shymaine		Wright	Case number (if known)
	First Name	Middle Name	Last Name	
28.	Within 2 years before you filed for boreditors, or other parties. No Yes. Fill in the details below.	eankruptcy, did yo	ou give a financial statemen	nt to anyone about your business? Include all financial institutions,
			Date issued	
			MM/DD 0000/	
	Name		MM/DD/YYYY	
	Number Street		_	
			_	
	City State	Zip Code		
Part	t 12: Sign Below			
t	true and correct. I understand that n	naking a false sta	tement, concealing propert	nts, and I declare under penalty of perjury that the answers are ty, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	/s/ Snymaine wing	jht		
	Signature of Debtor 1			Signature of Debtor 2
	Date 8/7/2018			Date
[✓ No Yes			uals Filing for Bankruptcy (Official Form 107)?
	Did you pay or agree to pay someone	who is not an at	torney to help you fill out ba	ankruptcy forms?
	✓ No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice,

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B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

	Norther	n District of Illinois	
n re	Shymaine Wright	Case No.	
_	Debtor		(If known)
		Chapter	Chapter 13
	DISCLOSURE OF COMPENS	ATION OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016 compensation paid to me within one year before the fillir rendered or to be rendered on behalf of the debtor(s) in 6	ng of the petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to accept		\$4,000.00
	Prior to the filing of this statement I have received		\$800.00
	Balance Due		\$3,200.00
2	2. The source of the compensation paid to me was:		
	✓ Debtor Other	(specify)	
3	3. The source of the compensation paid to me is:		
	✓ Debtor Other	(specify)	
4	I. I have not agreed to share the above-disclosed commembers and associates of my law firm.	pensation with any other person unless the	y are
	I have agreed to share the above-disclosed compen members or associates of my law firm. A copy of the the people sharing in the compensation, is attached	e agreement, together with a list of the name	
5	i. In return for the above-disclosed fee, I have agreed to re	ender legal service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's financial situation, and r bankruptcy; 	rendering advice to the debtor in determining	g whether to file a petition in
	b. Preparation and filing of any petition, schedules	, statements of affairs and plan which may b	e required;
	c. Representation of the debtor at the meeting of c	reditors and confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor in adversary proceed	edings and other contested bankruptcy matt	ers;
6	6. By agreement with the debtor(s), the above-disclosed fe	e does not include the following services:	
	c	ERTIFICATION	
	I certify that the foregoing is a complete statement of any stor(s) in this bankruptcy proceedings.	agreement or arrangement for payment to m	ne for representation of the
	8/7/2018	/s/ Alexander Preber	
	Date	Signature of Attorney	
		Semrad Law Firm	
		Name of law firm	-

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

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6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

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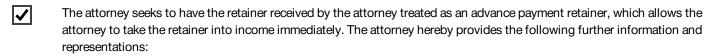
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$800.00 toward the flat fee, leaving a balance due of \$3,200.00; and \$43.23 for expenses, leaving a balance due of \$3,553.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/7/2018	
Signed:	:	
/s/ Shyı	maine Wright	
		/s/ Alexander Preber
Debtor(s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$275	total fee
+	\$75	administrative fee
	\$200	filing fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wright, Shymaine	Case No.	
	Debtor(s)		
		Chapter	Chapter13
	VERIFICAT	ION OF CREDITOR MAT	TRIX
Th knowledge	e above named Debtors hereby verify tha	t the attached list of creditors is tr	rue and correct to the best of their
Date:	8/7/2018	/s/ Wright, Shym Wright, Shymain Signature of Deb	ne

FINANCIAL 1700 JAY ELL DR STE 200 RICHARDSON, TX, 75081

PEOPLES ENERGY 200 EAST RANDOLPH CHICAGO, IL, 60601

FIRST PREMIER BANK c/o Jefferson Capital Systems LLC PO Box 7999 c/o Linda Dold Saint Cloud, MN, 56302

CAINE & WEINER Po Box 55848 Sherman Oaks, CA, 91413

FIRST PREMIER PO Box 7999 c/o Tria Vue Saint Cloud, MN, 56302

Credit One Bank PO Box 60500 City of Industry, CA, 91716

CAPITAL ONE BANK (USA), N.A. Po Box 71083 Charlotte, NC, 28272

Capital One c/o Ashley Boswell PO Box 71083 POC Notice: Amanda Matchett Charlotte, NC, 28272

IRS 1 PO Box 7346 Philadelphia, PA, 19101

AT&T PO Box 650487 Dallas, TX, 75265

Bureau of Collection Recovery 7575 Corporate Way Eden Prairie, MN, 55344 CERTEGY P.O. BOX 30046 TAMPA, FL, 33630

JPMorgan Chase Bank, NA 340 S Cleveland Ave Bldg 371 Mail Code OH1-1272 Westerville, OH, 43081

City of Chicago Department of Revenue P.O. Box 06152 Chicago, IL, 60606

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

Comcast p.o. box 196 Newark, NJ, 07101

ComEd 1919 Swift Drive Oak Brook, IL, 60523

Credit Protection Association PO Box 9037 Addison, TX, 75001

Creditors Discount and Audit 415 E. Main St. Streator, IL, 61364

Ebay 2065 Hamilton Avenue San Jose, CA, 95125

FIFTH THIRD BANK PO Box 9013 Addison, TX, 75001

Premier Bankcard P.O. BOX 7999 C/O Jefferson Capital Systems LLC Saint Cloud , MN, 56302

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Foundation for Emergency Services PO BOX 809616 Chicago, IL, 60680

HSBC BANK P.O. Box 2013 Buffalo, NY, 14240

PRA Receivables c/o Catrina J Brown P.O.Box 41067 Norfolk, VA, 23541

Illinois Tollway PO Box 5544 Chicago, IL, 60680

KCA Financial Services 628 N. Street Geneva, IL, 60134

Talan & Ktsanes 223 W. Jackson Blvd Ste 512 Chicago, IL, 60606

Mobile Mini Inc. 12658 S Winchester Ave Riverdale, IL, 60827

NCO Financial Systems 507 Prudential Rd Horsham, PA, 19044

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601

Public Storage 1750 Montreal Circle Tucker, GA, 30084

South Shore Bank 1530 Main Street © South Weymouth, MA, 02190 Social Security Administration 155-10 Jamaica Ave Jamaica, NY, 11432

United States of America c/o Teller and Levit 11 E. Adams Street Chicago, IL, 60603

City of Chicago Water Department 333 S State, Suite 300 Chicago, IL, 60604

Illinois Department of Revenue PO Box 64338 Chicago, IL, 60664

PNC Bank 300 Fifth Avenue Pittsburgh, PA, 15222

CREDIT ONE BANK PO Box 98875 Las Vegas, NV, 89193

Allied Interstate 3000 Corporate Exchange Drive Columbus, OH, 43231

Publishers Clearing House PO Box 6344 Harlan, IA, 51593

Merit School of Music 38 South Peoria Street Chicago, IL, 60607

Cook County Treasurer's office Po Box 805438 Chicago, IL, 60680

TARGET/TD PO BOX 673 MINNEAPOLIS, MN, 55440 FOCUS RECEIVABLES MANA 1130 NORTHCHASE PKWY SE Ste 150 Marietta, GA, 30067

Foster Park Currency Exchange,inc. 8259 S Ashland Ave Chicago, IL, 60620

Zurich American Insurance Co 1400 American Lane Schaumburg, IL, 60196

PNC 7300 S Stony Island Ave Chicago, IL, 60649

Speedy Cash 848 E Sibley Blvd Dolton, IL, 60419

Systematic National Collections, Inc. 3608 Ocean Ranch Blvd.
Oceanside, CA, 92056

LVNV FUNDING 610 Wlatham Way Sparks, NV, 89434

Premier Bankcard LLC c/o Jefferson Capital Systems LLC PO Box 7999 Attn: Linda Dold Saint Cloud, MN, 56302

StateFarm PO Box 9009 Tempe, AZ, 85281

AD ASTRA RECOVERY SERVICE 8918 W. 21st Street North, suite 200 Wichita, KS, 67205

Allied International Credit Corp 6800 Paragon Place, Suite 400 Richmond, VA, 23230 Vengroff Williams Inc. Po Box 4155 Sarasota, FL, 34230

Zamudio Auto Sales 4151 S Kedzie Ave Chicago, IL, 60632

Linebarger Goggan Blair & Samplson, LLP 233 S WACKER #4030 Chicago, IL, 60606

U-Haul PO Box 21501 Phoenix, AZ, 85036

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$800.00 toward the flat fee, leaving a balance due of \$3,200.00; and \$43.23 for expenses, leaving a balance due of \$3,553.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/7/2018	p
Signed:		
/s/ Shym	aine Wright	110 =
Debtor(s	<u>////</u> i)	
(-	• /	V

/s/ Alexander Preber

Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Local Bankruptcy Form 23c

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Shymaine Wright,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$705.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$800.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 4% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$131/mo.
- 3. City of Chicago Water Department will be paid \$13,940.47 at 0% APR at a fixed monthly payment of 235.00/mo until Firm's Fees are paid.
- 4. Cook County Treasurer's office will be paid \$11,392.56 at 0% APR at a fixed monthly payment of \$190.00/mo until Firm's Fees are paid.
- 5. Cook County Treasurer's office will be paid \$6,960.73 at 0% APR at a fixed monthly payment of \$120.00/mo until Firm's Fees are paid.
- 6. Illinois Department of Revenue will be paid \$1290.09 pro rata City of Chicago Water Department & Cook County Treasurer's office and Firm's Fees are paid.
- 7. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this

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arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

Alexander Preber

Accepted:

Shymaine Wright

Date: 08.07.2018

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Debto	Shymaine First Name	Middle Name	Wright Last Name	Case number (if known)	
16.	Calculate the n	nedian family income that applies to	you. Follow these steps	S:	
	16a. Fill in the s	tate in which you live.	Illinois		
	16b. Fill in the n	umber of people in your household.	2		
17	household using the li		To find	d a list of applicable median income amounts, go online ay also be available at the bankruptcy clerk's office.	\$66,487.00
17.	17a. Line 1: under	5b is less than or equal to line 16c. On	the top of page 1 of this Do NOT fill out <i>Calculation</i>	form, check box 1, <i>Disposable income is not determined on of Disposable Income</i> (Official Form 122C-2).	
	U.S.C.	The second of the second secon	t Calculation of Dispos	eck box 2, Disposable income is determined under 11 sable Income (Official Form 122C-2). On line 39 of that	
Part :	3: Calculate	Your Commitment Period Unde	er 11 U.S.C. §1325(b)(4)	
18.	Copy your total	average monthly income from line	11,		\$1,825.33
19.				is not filing with you, and you contend that calculating the your spouse's income, copy the amount from line 13.	
		al adjustment does not apply, fill in 0 o			-\$0.00
	19b. Subtract I	ine 19a from line 18.			\$1,825.33
20.	Calculate your	current monthly income for the yea	r. Follow these steps:		
	20a. Copy line 1	9b.			\$1,825.33
	Multiply by	12 (the number of months in a year).			x 12
	20b. The result i	s your current monthly income for the	year for this part of the fo	orm.	\$21,903.96
	20c. Copy the n	nedian family income for your state and	I size of household from	line 16c.	\$66,487.00
21.	How do the line	es compare?			
	Line 20b is commitmen	less than line 20c. Unless otherwise or it period is 3 years. Go to Part 4.	dered by the court, on th	e top of page 1 of this form, check box 3, The	
	Line 20b is 4, The com	more than or equal to line 20c. Unless mitment period is 5 years. Go to Part 4	otherwise ordered by the	e court, on the top of page 1 of this form, check box	
Part	4: Sign Belov	V			
	By signing I	nere, I declare under penalty of perjury	that the information on th	nis statement and in any attachments is true and correct.	
		nymaine Wright / / / / / / / / / / / / / / / / / / /	Maria X	Signature of Debtor 2	
			V	9	
	-	//7/2018 MM/DD/YYYY		Date MM/DD/YYYY	
		ked 17a, do NOT fill out or file Form 12 ked 17b, fill out Form 122C-2 and file i		39 of that form, copy your current monthly income from line	e 14

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UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Wright, Shymaine Debtor(s)	Case No	Case No		
	230(0)	Chapter.	Chapter13		
	VER	IFICATION OF CREDITOR MATI	RIX		
Tł knowledge		verify that the attached list of creditors is tru	ue and correct to the best of their		
Date:	8/7/2018	/s/ Wright, Shyma Wright, Shymaine Signature of Debt			

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Debtor 1	Shymaine		Wright	Case number (if known)
	First Name	Middle Name	Last Name	
	thin 2 years before yeditors, or other par		ou give a financial state	ement to anyone about your business? Include all financial institutions,
Z	No Yes. Fill in the deta	ails below.		
	•		Date issued	
	Name		MM/DD/YYYY	<u> </u>
	Name			
	Number Street		_	
	City	State Zip Code	_	
	— Oity	State Zip Oode		
Part 12	Sign Below			
	nkruptcy case can			poperty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. Signature of Debtor 2
	Date	8/7/2018	V	Date
D:4			of Financial Affairs for In	dividuals Filing for Bonkwinton (Official Form 107)?
Dia	you attach addition	ai pages to Your Statement (of Financial Allairs for III	dividuals Filing for Bankruptcy (Official Form 107)?
V	No			
	Yes			
Did	you pay or agree to	pay someone who is not an a	attorney to help you fill o	out bankruptcy forms?
V	No			
	Yes. Name of persor	1		Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

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		Document	Page 97	01 98	
mation to identify your o	ase:		1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1	6	
Shymaine First Name	Middle Name	Wright Last Name			
First Name	Middle Name	Last Name			
ankruptcy Court for the:	Northern	District of Illinois (State)			
-					
Form 106De	<u>ec</u>				Check if this is an amended filing
ion About an	Individual Del	otor's Sched	dules		12/15
people are filing togeth	er, both are equally res	ponsible for supplyin	g correct info	rmation.	
Below					
ay or agree to pay some	eone who is NOT an atto	orney to help you fill	out bankrupto	y forms?	
Name of person				The second secon	ation, and
			** **		
	Shymaine First Name First Name ankruptcy Court for the: FORM 106De ion About an becople are filing togeth his form whenever you the erty by fraud in connect 1341, 1519, and 3571. Below ay or agree to pay some	Shymaine First Name Middle Name First Name Middle Name Middle Name Ankruptcy Court for the: Northern Form 106Dec Soon About an Individual Delegation About an Individual Delegation About an Individual Delegation About an Individual Delegation William State of the State of	Shymaine Wright First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: Northern District of Illinois (State) FORM 106Dec from About an Individual Debtor's Scheological are filling together, both are equally responsible for supplying this form whenever you file bankruptcy schedules or amended scheological forms of the supplying the supplyi	Shymaine Wright First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: Northern District of Illinois (State) Form 106Dec from About an Individual Debtor's Schedules people are filing together, both are equally responsible for supplying correct informs form whenever you file bankruptcy schedules or amended schedules. Making prty by fraud in connection with a bankruptcy case can result in fines up to \$250, 1341, 1519, and 3571. Below Below Name of person Attach Bankruptcy Petition	Shymaine Wright First Name Middle Name Last Name First Name Middle Name Last Name ankruptcy Court for the: Northern District of Illinois (State) FORM 106Dec ion About an Individual Debtor's Schedules people are filing together, both are equally responsible for supplying correct information. In form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concerty by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for 1341, 1519, and 3571. Below Beyon agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

Signature of Debtor 2

MM/DD/YYYY

Date

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Shymaine Wright Signature of Debtor 1

Date 8/7/2018

MM/DD/YYYY

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Debtor 1 Shymaine First Name	Wright Middle Name Last Na		own)			
	estions for Reporting Purposes	ame				
16. What kind of debts do you have?	160 Are your dabte primarily consumer debte? Consumer debte are defined in 11 LCC \$ 101(0) as					
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	expenses are paid that funds No.		property is excluded and administrative ured creditors?			
18. How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	☐ 1,000-5,000 ☐ 5,001-10,000 ☐ 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000			
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion			
o.g.: Doite	I have examined this petition, and I	declare under penalty of periury tha	at the information provided is true and			
For you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.					
	/s/ Shymaine Wright	<u>√</u>	(Dilling)			
	Signature of Debtor 1		of Debtor 2			
	Executed on 8/7/2018 MM / DD / YY	Executed	d on			